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STATE OF ARIZONA FILED

JUN 23 2006

DEPT OF INSURANCE

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

KAREN K. BALLARD

No. 06A-054-INS

ORDER

Respondent.

On June 21, 2006, the Office of Administrative Hearings, through Administrative Law Judge ("ALJ") Lewis Kowal, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Director of the Department of Insurance ("Director") on June 22, 2006, a copy of which is attached and incorporated by this reference. The Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:

- The Recommended Findings of Fact and Conclusions of Law are adopted.
- 2. No disciplinary action will be taken against Respondent's license at this time.

NOTIFICATION OF RIGHTS

Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondent may request a rehearing with respect to this order by filling a written motion with the Director of the Department of Insurance within 30 days of the date of this Order, setting forth the basis for relief under A.A.C. R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before filing an appeal to Superior Court.

Respondent may appeal the final decision of the Director to the Superior Court of Maricopa County for judicial review pursuant to A.R.S. § 20-166. A party filing an appeal must notify the Office of Administrative Hearings of the appeal within ten days after filing the complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

DATED this 1 day of June, 2006. 2 3 CHRISTINA URIAS, Director Arizona Department of Insurance 4 5 COPY of the foregoing mailed this 6 23rd day of June, 2006 to: Mary Kosinski, Executive Assistant for Regulatory Affairs Catherine O'Neil, Comsumer Legal Affairs Officer Steve Fromholtz, Licensing Director Arizona Department of Insurance 2910 North 44th Street, Suite 210 Phoenix, Arizona 85018 10 Moira McCarthy 11 Assistant Attorney General 1275 West Washington Street 12 Phoenix, Arizona 85007-2926 13 Karen K. Ballard c/o State Farm Insurance 14 9163 West Union Hills Drive Peoria, AZ 85382 15 Respondent 16 Karen K. Ballard 22407 North Montecito Ave. 17 Sun City, AZ 85375 Respondent 18 19 Curvey Burton 20 21 22

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